



# A STUDY ON WOMEN ENTREPRENEURS IN SIVAKASI TALUK

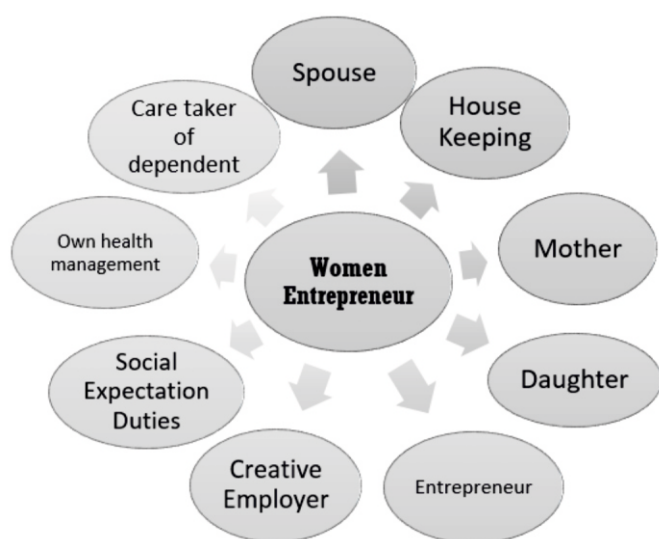
G. Aruna Devi

Assistant Professor, PG and Research Department of Commerce, NadarSaraswathi College of Arts and Science, Theni

## ABSTRACT

In a male dominated society, but women's are most rousing and impressive entrepreneurs. Women entrepreneurs were also questioned about what problem should base by a starting business enterprise, to face day-to-day problems of their businesses. If the main aim to offer unlimited scope for development and diversity of choices. There is noticeable increase in the number of women entrepreneurs and they are becoming ready to reach out for new jobs, new responsibilities, avoid employment opportunity on women employment and new experiences with a high amount of challenging spirit.

## INTRODUCTION



Entrepreneurial women and her multidimensional roles

An entrepreneur is a person who operates a new enterprise or venture, accepts full responsibility for the outcome and inherent risks. Entrepreneurship is the quality and skill required to become an entrepreneur. It refers to identifying, innovative business ideas, mobilizing resources, organizing production, marketing the products, managing the risks and constantly working for grow of the business. Women entrepreneurs is a "woman or a group of women who start, organize and run a business enterprise". A woman may start her own business due to several reasons. She may not be able to work out of her house. Some women may start their own business as they are starting near the top of male owned firms.

Accordingly, a woman run an enterprise is defined as "an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women". Women entrepreneurs constitute 10% of the number of entrepreneurs in our country. Thus women entrepreneurs are the women or a group of women who initiate, organize and operate a business enterprise. Women entrepreneurs are expected to innovate imitate or adopt an economy activity.

The website represents the (<http://www.uswcc.org>) U.S. Women's Chamber of Commerce details of "women entrepreneurs" and "women-owned". In SivakasiTaluk female entrepreneur is educated, she runs a micro enterprise, her husband and children are any help at home, she do at every work. In India women entrepreneurs have to manage with various socio-economic problems. Society attitude and support are the major determinants of women entrepreneurial success. Another problem is social and cultural roles played by women.

## STATEMENT OF THE PROBLEM

In recent year women have been to the forefront in different walks of life and they are competing successfully with men despite social, psychological and economical barrier. This has been possible because of education, political awareness, legal safeguards, urbanization and social reforms. The biggest problem of a

women entrepreneurs is the social attitude and constraints in which she has to live and work. For the other problem faced by an women include finance problem, working areas etc., In a male dominated society a women hardly gets equal treatment and male ego puts barriers in their progress.

Economic compulsions have let more and more women to take up employment. It is out of work experience, exposure to education and urbanization that the potential source of women entrepreneurs has emerged. Most of the authors and re-researchers point of the view the successive of an enterprise is depending upon the orientation of the entrepreneur in the family towards business.

## OBJECTIVES OF THE STUDY

- To study the socio economic factors of women entrepreneurs.
- To analyze the problems faced by women entrepreneurs.
- To make suitable suggestion for the development of women entrepreneurs base on the findings of the study.

## REVIEW OF LITERATURE

Female Executives and Entrepreneurs: Preliminary Comparison, Sextan and Kent (1981) reported in there study comparing the characteristics of women entrepreneurs and executives. The results give the information on women entrepreneurs were better educated. They tended to place a slightly higher emphasis on their job than on their family. The results further indicated that women entrepreneurs tended to be more similar than dissimilar.

S.Mathivanan and M.Selvakumar (2008) in their article on "A study on Socio-Economic Background and Status of Women Entrepreneurs in Small Scale Industries", conducted a survey among Asian Journal of Business and Economics 200 women entrepreneurs in small scale industrial units in Virudhunagar district and they analyzed various socio-economic background factors and status of women entrepreneurs in small scale industries in Virudhunagar district, and they concluded that, the women should be allowed freely to undertake the business and the women entrepreneurship must be recognized, if it is recognized well then the country's economic growth will be flourished.

## Methodology of the Study

The sample of SivakasiTaluku has selected the totally 100 smallwomen respondents from the basis of Snowball Sampling method from the sample. This study will be based on primary and secondary data. The researcher will use an interview schedule for collecting data from the women entrepreneurs of small Industries units. The required secondary data will be collected from the government agencies, books, magazines, journals. The collected data were tabulated and analyze in a systematically with the use of Microsoft Excel and Ms-word..

## TOOLS FOR ANALYSIS

Personal interview is the major tool of data collection. All these data are to be arranged in various form of tables and critically analyse with the help of a number of statistical tools. Percentage Analysis, Comparative Percentage Method, Weightage Score are the various statistical tools applied.

## ANALYSIS AND INTERPRETATION

### 1) Relationship between Age and Type of Business of women entrepreneurs

Women Entrepreneurs are starting to business there are faced lot of problem. Age is one of the problem because in arounding areas most of the women entrepreneurs are married, if they are married in nearby 21age.

**Table No. 1: Age and Type of Business**

Age	Manufacturing	Trading	Service	Total
Below 25	15	18	5	38
25-40	12	16	18	46
Above 40	5	6	5	16
Total	32	40	28	100

Source: Primary Data

The table No.1 exhibits that out of 100 respondents 46 respondents are 25-40 age of people are most of women entrepreneurs, 38 respondents are below 25 age of people and 16 respondents are above 40 age of women entrepreneurs are starting own business.

## 2) Relationship between the Investment and Type of Business

Various investments types of investments are in business, that are manufacturing, trading and service. If the types of business are related at the money invested in the firm.

**Table No. 2: Investment and Type of Business**

Investment	Manufacturing	Trading	Service	Total
Below 50000	8	8	9	25
50000 to 100000	9	15	8	32
100000 to 150000	8	12	5	25
Above 150000	7	5	6	18
Total	32	40	28	100

Source: Primary Data

It is inferred from the table, that 32 respondents are starting the 50000 to 100000 amount invested in business, 25 respondents are starting the Below 50000 amount invested in business, 25 respondent are starting the 100000 to 150000 amount invested in business, 18 respondents are starting more than above 150000 amount invested in business.

## 3) Sources of Capital

Finance is the life blood of any Business. The women entrepreneurs with low amount of capital may hesitate to start the Business and hence they resort to borrowing money from friends and relatives. Such source of finance is not perennial and hence they have to raise the funds from the alternative sources. But due to the abundant supply of Bank finance, the women entrepreneurs may dare to start the new industry or to run and expand the present Business in an efficient manner. Finance is an essential input of the business and its availability enables the Business to grow further. Hence the availability of finance is taken as one of the factors influencing the development of women entrepreneurs in the Business. Table shows the details of the source of capital.

**Table No.3: Sources of Capital**

S.No	Source of Capital	No. of Respondents	Percentage of Total
1	Own Fund	15	15
2	Borrowing from Relatives/Friends	25	25
3	Loan from Bank	40	40
4	Loan from Private institution	8	8
5	Others	12	12
	Total	100	100

Source: Primary Data

It is observed from the above table, given that 40 percent of the finance sources are availed from banks, it's easy for the women entrepreneurs to get loan based on some securities, 25 percent of the finance sources are availed from relatives and friends. 8 percent of the finance sources are availed from the Private institutions and 12 percent of the finance sources are availed from the money lenders and only 15 percent of the finance sources are availed from women entrepreneurs having own funds.

## 4) Motivator of the Business

**Table No.4: Motivator of the Business**

S.No	Particulars	No. of Respondents	Percentage of Total
1.	Family Member	35	35
2.	Friends	8	8
3.	Father/Husband	57	57
	Total	100	100

Source: Primary Data

The Table 5 described that 29 percent of the entrepreneurs face the marketing problem, 31 percent of the women entrepreneurs are face the finance problem, 28 percent of the women entrepreneurs are face the raw material problem and remaining 12 percent of the women entrepreneurs are face the labour problems.

**Table No.6: An assortment of various complication profiles faced by women Entrepreneurs:**

S. No	Particulars	1	2	3	4	5	6	7	8	9	10	Total	Rank
		I	II	III	IV	V	VI	VII	VIII	IX	X		
1.	Lack of Education	15	11	9	8	14	16	5	7	10	5	493	10
2.	Lack of proper training	10	9	5	7	12	16	11	8	14	8	574	3
3.	Lack of Self Confidence	12	16	10	9	8	7	11	12	8	7	507	9
4.	Tough competition	8	5	11	16	7	9	12	16	10	6	566	4
5.	Lack of entrepreneurial & Managerial Attitude	19	6	13	7	5	8	11	12	9	10	525	7
6.	Male dominated society	9	4	10	5	7	8	12	11	15	19	647	1
7.	Family conflicts	4	10	8	7	12	8	15	9	14	13	617	2
8.	Non-Awareness of Government Scheme	12	10	9	7	11	15	13	6	8	9	533	6
9.	Lack of strong leadership	12	11	10	9	13	5	8	10	15	8	546	5
10.	Health problems	15	12	11	9	5	13	8	10	7	10	510	8

Source: Primary Data

As per the weighted ranking method (Table No. 6) problems faced by women entrepreneurs, the weighted ranking method applied. It inferred that the most number of the respondents have given First rank for Male dominated society; the respondents have given Second rank for Family Conflicts. The third rank was lack of proper training.

## FINDINGS

- Majority (46 percent) of the respondents are age group of 25-40.
- More than 32 respondents are 50000 to 100000 money invested.
- Almost 40 percent of respondents are source of capital from investment of banks.
- Almost 57 percent of respondents are father or her husband motivator.
- Maximum 31 percent of respondents are finance problem faced in business.

Weighted ranking method is to identify the most complication profiles faced by women Entrepreneurs. The women entrepreneurs influenced by ten attributes. Among these ten attributes Male dominated society, Family Conflicts, lack of proper training are placed in First, Second, Third Rank.

## SUGGESTIONS

- Finance is the major problem for Women Entrepreneur. Hence the Government provide Low interest scheme to women entrepreneur.
- The study helps to develop on women employment.
- The study revealed that husband/father, family members, friends were the main motivator for talking up entrepreneurship.
- For, the technical knowledge and skill, job experience may help an entrepreneur to compete the task in the market.
- Most of the women entrepreneurs are of the opinion that because of lack of training, they are not able to survive in the market. Hence, the government should conduct frequent training programmes with regard to new produc-

tion techniques, sales techniques, etc, This training should be made compulsory for women entrepreneurs.

#### CONCLUSION

Women's are responsible person, so they can make and manage in every business. These studies explain the women are promoting leadership qualities, managerial skill, and decision making skill for the enterprise. The role of our government and some voluntary agencies will help to develop women entrepreneurship. Create on employment opportunity and solve their future women unemployment problem. Women education is contributing to a great extent to the social transformation. The forthcoming will see more women venturing into areas traditionally dominated by men.

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